

Remarks

Entry of the amendments, reconsideration of the application, as amended, and allowance of all pending claims are respectfully requested. Upon entry of the amendments, claims 16-47 are pending.

For clarity purposes, applicants are presenting herewith a new set of claims that particularly point out and distinctly claim one or more aspects of applicants' invention. Support for these new claims can be found throughout the specification. For example, support for the claims can be found on page 3, lines 4-22; page 4, lines 1-25; page 5, lines 1-26; page 6, lines 1-14; and FIGs. 1-4. Thus, no new matter is being added herein.

In the Office Action, dated May 6, 2004, claims 1-15 are rejected under 35 U.S.C. 102(b) as being anticipated by Wright et al. (U.S. Patent No. 4,900,904). Applicants respectfully, but most strenuously, traverse this rejection to any extent deemed applicable to the now pending claims.

In one aspect, applicants' invention is directed to conditional suppression of card holder verification. As an example, card holder verification dialog is suppressed and card holder verification is performed hidden from the card holder, when a trusted environment is provided. For instance, if a trusted environment is defined between a device and a card, card holder verification is automatically performed hidden from the user. This includes, in one embodiment, automatically obtaining a personal identification number (PIN) of the card holder, and verifying the PIN without card holder intervention.

In yet a further embodiment, when a trusted environment is provided, card holder verification is suppressed even internal to the system. That is, card holder verification is not performed at all.

As one particular example, applicants claim a method of controlling card holder verification (independent claim 16). The method includes, for instance, checking the presence of a trusted association between at least one device and a card usable with the at least one device; and suppressing, in response to the presence of the trusted association, involvement of a holder of the card in performing card holder verification. Thus, in one aspect of applicants' claimed

invention, when a trusted environment is present, involvement of a card holder in card holder verification is suppressed. For example, card holder verification is performed without card holder intervention or it is not performed at all. This is very different from the teachings of Wright.

Wright describes an automated transaction system with insertable cards for downloading rate or program data. Wright describes an interactive operation between a card and an internal system in which various comparisons and identification procedures are performed. However, Wright does not describe, teach or suggest suppressing card holder involvement in a card holder verification procedure, as claimed by applicants. In fact, Wright teaches away from such a claimed element. Specifically, Wright explicitly states that the PIN is to be entered by the user. For example, in Col. 9, lines 11-14, Wright states: "For example, the terminal MPU may cause a prompt to appear on the display 32 requesting that the user enter a PIN." It is only after the user enters the PIN that the PIN can be compared to other identifiers. This explicit teaching of user involvement is very different from that claimed by applicants.

With applicants' claimed invention, user involvement is suppressed. There is no description, teaching or suggestion in Wright of suppressing user involvement in the verification procedure. Instead, Wright explicitly requires the user to enter its PIN. Thus, Wright fails to describe, teach or suggest this aspect of applicants' claimed invention, and in fact, teaches away from such a teaching.

Based on the foregoing, applicants respectfully submit that independent claim 16, as well as the other independent claims, are patentable over Wright, and respectfully request an indication of allowability for all independent claims. Further, the dependent claims are patentable for the same reasons as the independent claims, as well as for their own additional features.

For example, dependent claim 20 specifically recites that the performing verification comprises automatically obtaining a personal identification number of the holder of the card and verifying the personal identification number without intervention of the holder of the card. As described above, Wright explicitly teaches away from such a teaching. Again, Wright specifically requires the entering of the PIN by the user, which is very distinct from applicants'

claimed invention. Thus, Wright does not describe, teach or suggest this aspect of applicants' claimed invention.

As a further example, applicants specifically claim that the suppressing involvement of the card holder comprises refraining from performing the verification altogether (dependent claim 21). Again, Wright does not describe, teach or suggest this claimed element. Instead, Wright specifically teaches that in order to proceed, a PIN must be entered by the user and verification must be approved. Thus, Wright does not describe, teach or suggest refraining from performing card holder verification, as claimed by applicants.

For all of the above reasons, applicants respectfully request an indication of allowability for all pending claims.

Should the Examiner wish to discuss this case with applicants' attorney, please contact applicants' attorney at the below listed number.

Respectfully submitted,

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